

**Fill in this information to identify the case:**

Debtor 1 Brandon George Snyder f/d/b/a A&amp;B Acquatics

Debtor 2 Domenica L. Snyder d/b/a Shear Elegance by Domenica

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 22-01315 HWV

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** M&T Bank**Court claim no.** (if known): 7**Last 4 digits** of any number you use to identify the debtor's account: 9403**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2022

**New total payment:**

\$996.76\*\*

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_**Current escrow payment:** \$264.44**New escrow payment:** \$ 262.30**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_**Current interest rate:** \_\_\_\_\_%**New interest rate:** \_\_\_\_\_%**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Brandon George Snyder, Domenica L. Snyder  
First Name Middle Name Last Name

Case number (if known) 22-01315 HWV

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x/s/ Denise Carlon**

Signature

Date November 9, 2022

Print: Denise Carlon  
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000  
Number Street  
Philadelphia, PA 19106  
City State ZIP Code

Contact phone (215) 627-1322 Email dcarlon@kmlawgroup.com

**\*\*Due to a one-time escrow overage credit of \$36.29, the new payment effective 12/1/2022 is in the amount of \$996.76. After this one-time credit is applied for December 2022, the new payment effective 1/1/2023 will be in the amount of \$1,1033.05.**